

Information to identify the case:Debtor 1: **Kenneth Wain Proctor Jr**

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-6286

EIN: --_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --_-----

United States Bankruptcy Court: District of Minnesota

Date case filed for chapter: 7 3/5/25

Case number: 25-60117 – MER

You can receive court notices and orders by **email** instead of U.S. Mail via these **two options**:**For creditors:** Register for Electronic Bankruptcy Noticing at **ebn.uscourts.gov**.**For debtors:** Register for Debtor Electronic Bankruptcy Noticing (DeBN) at **www.mnb.uscourts.gov/debn****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kenneth Wain Proctor Jr	
2. All other names used in the last 8 years		
3. Address	5104 County Road 4 Alexandria, MN 56308	
4. Debtor's attorney Name and address	William P. Kain Kain & Henehan, LLC 808 West St. Germain Street PO Box 1537 Saint Cloud, MN 56302	Contact phone: 612-438-8006 Email: bill@kainhenehan.com
5. Bankruptcy trustee Name and address	Gene W. Doeling 3429 Interstate Blvd. S. Fargo, ND 58103	Contact phone: 701-232-8757 Email: gene@kaler-doeling.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	301 Diana E. Murphy U.S. Courthouse 300 South Fourth Street Minneapolis, MN 55415	Hours open: Monday – Friday 8:00AM to 4:30PM Contact phone: (612)–664–5200 Web address: www.mnb.uscourts.gov Date: 3/6/25
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7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 31, 2025 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 980 141 0397, and Passcode 3977356318, OR call 1-701-607-6750
For additional meeting information, go to https://www.justice.gov/ust/moc		
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8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
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9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 	Filing deadline: 5/30/25 You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9).
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Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
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Certificate of Completion of Financial Management Course due: Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm		Filing deadline: 5/30/25
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10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
District of Minnesota

In re:
Kenneth Wain Proctor, Jr
Debtor

Case No. 25-60117-MER
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-6
Date Rcvd: Mar 06, 2025

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2025:

Recip ID	Recipient Name and Address
db	+ Kenneth Wain Proctor, Jr, 5104 County Road 4, Alexandria, MN 56308-5459
63344019	+ Dakota Supply Group Inc., 2601 3rd Avenue North, Fargo, ND 58102-4016
63344020	Elan Fin Svcs/fulton, Cb Disputes, Saint Louis, MO 63166
63344021	+ Ferguson Enterprises, 751 Lakefron Commons, Newport News, VA 23606-3322
63344023	Helmuth & Johnson, 8050 W 78th St, Minneapolis, MN 55439-2530
63344024	+ Home St Bk, 1610 Hwy 12 East, Willmar, MN 56201-3822
63344027	Manty & Associates, 150 S 5th St Ste 3125, Minneapolis, MN 55402-4221

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bill@kainhenehan.com	Mar 06 2025 21:34:00	William P. Kain, Kain & Henehan, LLC, 808 West St. Germain Street, PO Box 1537, Saint Cloud, MN 56302
tr	+ EDI: BGWDOELING.COM	Mar 07 2025 02:30:00	Gene W. Doeling, 3429 Interstate Blvd. S., Fargo, ND 58103-2213
smg	+ EDI: MINNDEPREV.COM	Mar 07 2025 02:30:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Mar 06 2025 21:35:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
ust	+ Email/Text: ustpregion12.mn.ecf@usdoj.gov	Mar 06 2025 21:35:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
63344014	Email/PDF: bncnotices@becket-lee.com	Mar 06 2025 22:01:23	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
63344015	+ Email/Text: bknotification@bell.bank	Mar 06 2025 21:36:00	Bell Bank, PO Box 10877, Fargo, ND 58106-0877
63344016	+ Email/Text: bankruptcynotices@bremer.com	Mar 06 2025 21:36:00	Bremer Bank, 8555 Eagle Point Blvd, Lake Elmo, MN 55042-8626
63344017	Email/Text: legalrequest@commercialcreditgroup.com	Mar 06 2025 21:34:00	Commercial Credit Group, 400 Essjay Rd Ste 340, Williamsville, NY 14221-8249
63344018	+ EDI: CITICORP	Mar 07 2025 02:30:00	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
63344025	EDI: IRS.COM	Mar 07 2025 02:30:00	Internal Revenue Service, General Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
63344026	EDI: JPMORGANCHASE	Mar 07 2025 02:30:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
63344026	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 06 2025 21:47:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane,

District/off: 0864-6
Date Rcvd: Mar 06, 2025

User: admin
Form ID: 309A

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Total Noticed: 23

			Monroe, LA 71203
63344029	+ EDI: MINNDEPREV.COM	Mar 07 2025 02:30:00	MN Revenue, BANKRUPTCY SECTION, PO Box 64447, Saint Paul, MN 55164-0447
63344030	+ Email/Text: julie@franklawpa.com	Mar 06 2025 21:36:00	RDM Investments, C/O Cletus Frank, 401 5th Street SW, Willmar, MN 56201-3215
63344031	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 06 2025 21:36:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
63344032	+ Email/Text: BWilderma@wfjlawfirm.com	Mar 06 2025 21:36:00	Wagner Falconer & Judd, 100 S 5th Street Suite 800, Minneapolis, MN 55402-5357

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
63344022		GM Development
smg	*+	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
63344028	##+	Mid-Minnesota FCU, Attn: Bankruptcy, Po Box 2907, Baxter, MN 56425-6607

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2025 at the address(es) listed below:

Name	Email Address
Gene W. Doeling	mn20@ecfbis.com gene@kaler-doeling.com;heather@kaler-doeling.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov
William P. Kain	on behalf of Debtor 1 Kenneth Wain Proctor Jr bill@kainhenahan.com, MHenahan@jubileebk.net

TOTAL: 3